

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Edward Callaghan

Kathleen Callaghan

Debtors

Case No. 23-11920-mdc

Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Jan 19, 2024

Form ID: 155

Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Edward Callaghan, Kathleen Callaghan, 248 Royal Court, Langhorne, PA 19047-1555
14797489	+ ANDREWS FEDERAL CREDIT UNION, C/O Mark A. Cronin, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14798809	+ Andrews Federal Credit Union, c/o Sarah K. McCaffery, Esquire, Hladik, Onorato & Federman, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14820477	+ Neshaminy School District Real Estate Taxes, c/o Ray Chapman, Tax Collector, 2222 Trenton Road, Levittown, PA 19056-1400
14794999	+ Premier Finance Card Program, 2351 N Forest Road, Getzville, NY 14068-9902
14795000	+ Santander Bank, Attn: Bankruptcy, Ma1-Mb3-01-09 Pob 841002, Boston, MA 02284
14795007	+ TD Bank, N.A., Td Bank Usbc, Greenville, SC 29607
14820475	+ Township of Middletown, c/o Ray Chapman, Tax Collector, 2222 Trenton Road, Levittown, PA 19056-1400

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14794977	Email/Text: collectors@arresourcesinc.com	Jan 20 2024 00:27:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14794978	Email/Text: collectors@arresourcesinc.com	Jan 20 2024 00:27:00	AR Resources, Inc., Pob 1056, Blue Bell, PA 19422
14794976	+ Email/Text: bankrupt@andrewsfcu.org	Jan 20 2024 00:27:00	Andrews FCU, 5711 Allentown Rd, Suitland, MD 20746-4547
14794975	+ Email/Text: bankrupt@andrewsfcu.org	Jan 20 2024 00:27:00	Andrews FCU, Attn: Bankruptcy, 5711 Allentown Rd, Suitland, MD 20746-4547
14800805	+ Email/Text: bankrupt@andrewsfcu.org	Jan 20 2024 00:27:00	Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
14794980	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 20 2024 00:26:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
14794979	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 20 2024 00:26:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14808858	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 20 2024 00:26:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14794982	Email/Text: bankruptcy@cavps.com	Jan 20 2024 00:27:00	Cavalry Portfolio Services, 4050 E Cotton Center Blvd, Phoenix, AZ 85040
14794981	+ Email/Text: bankruptcy@cavps.com	Jan 20 2024 00:27:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14796296	+ Email/Text: bankruptcy@cavps.com	Jan 20 2024 00:27:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14800457	Email/Text: bnc-quantum@quantum3group.com		

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14794985	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 20 2024 00:27:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14794986	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 20 2024 00:27:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14794989	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 20 2024 00:27:00	Comenity Bank/Talbots, Po Box 182789, Columbus, OH 43218-2789
14813046	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 20 2024 00:27:00	Dmi/andrews Federal Cu, 1 Corporate Dr, Lake Zurich, IL 60047
14794990	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 20 2024 00:36:21	ANDREWS FEDERAL CREDIT UNION, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14804335	Email/Text: mrdiscen@discover.com	Jan 20 2024 00:26:00	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14794988	+ Email/Text: mrdiscen@discover.com	Jan 20 2024 00:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14794987	+ Email/Text: mrdiscen@discover.com	Jan 20 2024 00:26:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14811861	+ Email/Text: gbechakas@outlook.com	Jan 20 2024 00:27:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14794983	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 20 2024 00:36:21	Intercoastal Financial Llc, 7954 Transit Rd #136X, Williamsville, NY 14221-4117
14794984	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 20 2024 00:36:21	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14803911	+ Email/Text: RASEBN@raslg.com	Jan 20 2024 00:26:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14805911	Email/PDF: resurgentbknotifications@resurgent.com	Jan 20 2024 00:36:21	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14794991	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 20 2024 00:36:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14809181	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2024 00:27:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14794992	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2024 00:27:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14794993	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2024 00:27:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14794994	+ Email/Text: electronicbkydocs@nelnet.net	Jan 20 2024 00:27:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
14794995	+ Email/Text: electronicbkydocs@nelnet.net	Jan 20 2024 00:27:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
14804614	Email/Text: ECMCBKNotices@ecmc.org	Jan 20 2024 00:27:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
14794996	+ Email/Text: consumerhelpdesk@omega-rms.com	Jan 20 2024 00:27:00	Nelnet on behalf of ECMC, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
14794997	+ Email/Text: consumerhelpdesk@omega-rms.com	Jan 20 2024 00:27:00	Omega RMS, llc., Attn: Bankruptcy, 7505 Nw Tiffany Springs Pky, Ste 500, Kansas City, MO 64153-1313
14796122	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2024 00:27:00	Omega RMS, llc., 7505 W Tiffany Springs Parkway, Kansas City, MO 64153-1313
		Jan 20 2024 00:27:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

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14794998	^ MEBN	Jan 20 2024 00:21:02	Premier Finance Card Program, Attn: Bankruptcy, P.O. Box 9208, Old Bethpage, NY 11804-9208
14811030	Email/Text: bnc-quantum@quantum3group.com	Jan 20 2024 00:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14795001	+ Email/Text: DeftBkr@santander.us	Jan 20 2024 00:27:00	Santander Bank, Po Box 841002, Boston, MA 02284-1002
14795002	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 20 2024 00:36:21	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14795003	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 20 2024 00:36:28	Synchrony Bank/QVC, Po Box 71727, Philadelphia, PA 19176-1727
14795006	Email/Text: bankruptcy@td.com	Jan 20 2024 00:27:00	TD Bank, N.A., Attn: Bankruptcy, 1701 Rt 70 East, Cherry Hill, NJ 08003
14813441	+ Email/Text: bncmail@w-legal.com	Jan 20 2024 00:27:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14806843	^ MEBN	Jan 20 2024 00:20:49	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
14795004	+ Email/Text: bncmail@w-legal.com	Jan 20 2024 00:27:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14795005	+ Email/Text: bncmail@w-legal.com	Jan 20 2024 00:27:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
14795009	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 20 2024 00:27:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
14795008	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 20 2024 00:27:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
14804377	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 20 2024 00:27:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14795011	+ Email/Text: dbogucki@trumark.org	Jan 20 2024 00:27:00	Trumark Financial Credit Union, 335 Commerce Dr, Fort Washington, PA 19034-2701
14795010	+ Email/Text: dbogucki@trumark.org	Jan 20 2024 00:27:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14799483	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 20 2024 00:36:38	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
14795013	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 20 2024 00:36:21	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
14795012	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 20 2024 00:36:21	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14804848	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 20 2024 00:36:27	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14795015	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 20 2024 00:36:21	Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092
14795014	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 20 2024 00:36:40	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
14820476	*+	Township of Middletown, c/o Ray Chapman, Tax Collector, 2222 Trenton Road, Levittown, PA 19056-1400

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com
MARK A. CRONIN	on behalf of Creditor Andrews Federal Credit Union bkgroup@kmllawgroup.com
PAUL H. YOUNG	on behalf of Joint Debtor Kathleen Callaghan support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Edward Callaghan support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SARAH K. MCCAFFERY	on behalf of Creditor Andrews Federal Credit Union ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Edward Callaghan and Kathleen
Callaghan

Debtor(s)

Chapter: 13

Bankruptcy No: 23-11920-mdc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this January 18, 2024 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman
Chief Judge, United States Bankruptcy Court

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Form 155